

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jason M. Rutledge  
 Pamela A. Rutledge  
 Debtors

Case No. 18-16417-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 71

Date Rcvd: Mar 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2019.

db/jdb +Jason M. Rutledge, Pamela A. Rutledge, 3162 Creek Road, Honey Brook, PA 19344-9632  
 cr +PENNYMAC LOAN SERVICES, LLC, c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14203968 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
 14214190 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14203970 +Apotheker Scian, PC, 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496  
 14203972 +Barclays Bank of Delaware, 125 S. West St., Wilmington, DE 19801-5014  
 14203973 Brandywine Hospital, P.O. Box 1022, Wixom, MI 48393-1022  
 14203974 +CACH LLC, 200 Cummings Center, Suite 173D, Beverly, MA 01915-6190  
 14226460 CACH, LLC its successors and assigns as assignee, of Avant II, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14203981 +Children's BOMC, P.O. Box 6324, Harlan, IA 51593-1824  
 14242213 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 14203992 +Gary R. Rutledge, 134 Cambridge Road, Coatesville, PA 19320-5516  
 14203994 +Guthy-Renker, LLC, 100 N Sepulveda Blvd., Suite 1600, El Segundo, CA 90245-5654  
 14203995 +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003  
 14204009 +Law Offices of Frederic Weiberg, 375 East Elm St., Suite 210, Conshohocken, PA 19428-1973  
 14204012 +Macys, P.O. Box 8218, Mason, OH 45040-8218  
 14210719 +PennyMac Loan Services, LLC, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14204027 PennyMac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387  
 14241556 +PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410  
 14204320 +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14225623 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 14204042 +USAA Federal Savings Bank, P.O. Box 33009, San Antonio, TX 78265-3009  
 14233352 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 14204045 +Wells Fargo Card Service, P.O. Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 15 2019 03:32:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 15 2019 03:31:23 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 15 2019 03:32:15 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/Text: bankruptcydpt@mcmcg.com Mar 15 2019 03:31:54 Midland credit management, PO Box 2011, Warren, MI 48090-2011  
 14203971 E-mail/Text: bk@avant.com Mar 15 2019 03:33:03 Avant / Webbank, 222 N. LaSalle St., Suite 1700, Chicago, IL 60601-1101  
 14225922 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2019 03:34:57 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 14203975 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 15 2019 03:35:14 Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 14225380 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 15 2019 03:34:54 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14203978 E-mail/Text: bankruptcy@cavps.com Mar 15 2019 03:32:09 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 14203980 E-mail/Text: bankruptcy@cavps.com Mar 15 2019 03:32:09 Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321  
 14203982 E-mail/Text: bankruptycollections@citadelbanking.com Mar 15 2019 03:32:59 Citadel FCU, 520 Eagleview Boulevard, Exton, PA 19341-1119  
 14203985 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 15 2019 03:31:11 Comenity Bank, P.O. Box 182120, Columbus, OH 43218-2120  
 14203983 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 15 2019 03:31:11 Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273  
 14203984 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 15 2019 03:31:11 Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789  
 14203989 E-mail/Text: bankruptcy@sccompanies.com Mar 15 2019 03:33:22 Country Door, 1112 7th Ave., Monroe, WI 53566-1364  
 14230409 E-mail/Text: bankruptcy@sccompanies.com Mar 15 2019 03:33:22 Country Door, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849  
 14203990 E-mail/PDF: creditonebknotifications@resurgent.com Mar 15 2019 03:34:42 Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872  
 14203991 E-mail/Text: mrdiscen@discover.com Mar 15 2019 03:30:58 Discover Bank, P.O. Box 15316, Wilmington, DE 19850-5316

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14208798 E-mail/Text: mrdiscen@discover.com Mar 15 2019 03:30:58 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14203993 E-mail/Text: bankruptcy@sccompanies.com Mar 15 2019 03:33:22 Ginny's, 1112 7th Ave.,  
Monroe, WI 53566-1364  
14230417 +E-mail/Text: bankruptcy@sccompanies.com Mar 15 2019 03:33:22 Ginny's,  
c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849  
14204004 +E-mail/Text: bankruptcy@hsn.net Mar 15 2019 03:32:58 HSN, P.O. Box 9090,  
Clearwater, FL 33758-9090  
14204006 E-mail/Text: cio.bnccmail@irs.gov Mar 15 2019 03:31:04 Internal Revenue Service,  
Centralized Insolvency Operation, P. O. Box 7346, Philadelphia, PA 19101-7346  
14204007 E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Mar 15 2019 03:32:06 Jefferson Capital Systems,  
16 Mcleland Road, Saint Cloud, MN 56303  
14224717 E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Mar 15 2019 03:32:06 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
14204010 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 15 2019 03:34:43 LVNV Funding LLC,  
P.O. Box 1269, Greenville, SC 29602-1269  
14209816 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 15 2019 03:34:43 LVNV Funding, LLC,  
c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
14214342 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 15 2019 03:35:02  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14204014 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 15 2019 03:31:54 Midland Credit Management, Inc.,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
14204015 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 15 2019 03:31:54 Midland Funding,  
2365 Northside Drive, #300, San Diego, CA 92108-2709  
14231814 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 15 2019 03:31:54 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
14204025 E-mail/Text: bankruptcy@sccompanies.com Mar 15 2019 03:33:22 Montgomery Ward,  
1112 7th Ave., Monroe, WI 53566-1364  
14230418 +E-mail/Text: bankruptcy@sccompanies.com Mar 15 2019 03:33:22 Montgomery Ward,  
c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849  
14204026 +E-mail/PDF: cbp@onemainfinancial.com Mar 15 2019 03:34:51 OneMain Financial,  
P.O. Box 1010, Evansville, IN 47706-1010  
14204028 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2019 03:34:58  
Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502  
14231705 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2019 03:34:59  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
14204032 E-mail/PDF: gcsedi@recoverycorp.com Mar 15 2019 03:34:34 QVC, Inc.,  
1200 Wilson Drive at Studio Park, West Chester, PA 19380  
14212382 E-mail/Text: bnc-quantum@quantum3group.com Mar 15 2019 03:31:14  
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,  
Kirkland, WA 98083-0788  
14237322 +E-mail/Text: bncmail@w-legal.com Mar 15 2019 03:32:04 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
14204033 +E-mail/Text: bankruptcy@sccompanies.com Mar 15 2019 03:33:22 Swiss Colony,  
1515 S. 21st St., Clinton, IA 52732-6676  
14204039 +E-mail/PDF: gcsedi@recoverycorp.com Mar 15 2019 03:34:35 Synchrony Bank, P.O. Box 965024,  
Orlando, FL 32896-5024  
14204034 +E-mail/PDF: gcsedi@recoverycorp.com Mar 15 2019 03:35:11 Synchrony Bank, P.O. Box 965005,  
Orlando, FL 32896-5005  
14204038 +E-mail/PDF: gcsedi@recoverycorp.com Mar 15 2019 03:34:53 Synchrony Bank, P.O. Box 965015,  
Orlando, FL 32896-5015  
14204035 +E-mail/PDF: gcsedi@recoverycorp.com Mar 15 2019 03:34:34 Synchrony Bank, P.O. Box 965036,  
Orlando, FL 32896-5036  
14204041 E-mail/Text: bankruptcy@td.com Mar 15 2019 03:31:58 TD Bank, P.O. Box 84037,  
Columbus, GA 31908  
14230411 +E-mail/Text: bankruptcy@sccompanies.com Mar 15 2019 03:33:22 The Swiss Colony,  
c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849  
14204044 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 15 2019 03:30:53  
Verizon, P.O. Box 15124, Albany, NY 12212-5124

TOTAL: 47

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\*  
14203969\* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14230108\* +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
14203976\* +Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285  
14203977\* +Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285  
14203979\* +Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
14203988\* Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273  
14203986\* +Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789  
14203987\* +Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789  
14204005\* +HSN, P.O. Box 9090, Clearwater, FL 33758-9090  
14203996\* +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003  
14203997\* +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003  
14203998\* +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003  
14203999\* +Hayt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003

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User: John  
Form ID: pdf900

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Total Noticed: 71

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14204000\* +Hagt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003  
14204001\* +Hagt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003  
14204002\* +Hagt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003  
14204003\* +Hagt Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003  
14204008\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems, 16 Mcleland Road,  
Saint Cloud, MN 56303)  
14204011\* +LVNV Funding LLC, P.O. Box 1269, Greenville, SC 29602-1269  
14204013\* +Macys, P.O. Box 8218, Mason, OH 45040-8218  
14204016\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14204017\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14204018\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14204019\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14204020\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14204021\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14204022\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14204023\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14204024\* +Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
14235967\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
14204029\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100,  
Norfolk, VA 23502)  
14204030\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100,  
Norfolk, VA 23502)  
14204031\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100,  
Norfolk, VA 23502)  
14204040\* +Synchrony Bank, P.O. Box 965015, Orlando, FL 32896-5015  
14204036\* +Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036  
14204037\* +Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036  
14204043\* +USAA Federal Savings Bank, P.O. Box 33009, San Antonio, TX 78265-3009  
14204046\* +Wells Fargo Card Service, P.O. Box 14517, Des Moines, IA 50306-3517

TOTALS: 0, \* 39, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com  
MATTHEW L. CONLEY on behalf of Joint Debtor Pamela A. Rutledge mconley@conleylawpractice.com  
MATTHEW L. CONLEY on behalf of Debtor Jason M. Rutledge mconley@conleylawpractice.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**JASON M. RUTLEDGE and** :  
**PAMELA A. RUTLEDGE,** :  
**Debtor(s)** : **Bky. No. 18-16417 ELF**

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR  
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by William C. Miller, Standing Trustee (“the Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for the Debtors shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not vest in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall vest pursuant to 11 U.S.C. §349(b)(3).
5. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within twenty-one (21) days of the entry of this Order.
6. **Promptly after the expiration of the time period set forth in ¶5 above, Counsel for the Debtor shall file either:** (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed or (2) certify that such applications have been filed (after which the Clerk shall schedule a hearing on all such applications).
7. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).

**Date: March 13, 2019**



\_\_\_\_\_  
**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**